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From the cradle to the grave: funeral welfare from an international perspective

Christine Valentine and Kate Woodthorpe

Abstract

This paper reports on a pilot study examining funeral welfare for citizens from low income backgrounds. Through a review of funeral welfare provision in twelve capitalist democratic countries it seeks to inform the current system of state support in Britain, arguing that insufficient attention has been given to funeral costs as a policy issue. Mindful of the British welfare state's original 'cradle to grave' ethos, such attention is ever more pressing in light of rising funeral costs, an ageing population and projected increases in the death rate. Arguing that funeral costs are an issue of income support, the paper draws on Esping-Andersen's threefold welfare-regime typology to situate the British system within a comparative study of funeral welfare that identifies similarities and differences both within and between the three welfare-regime types. On the basis of an empirical example, the paper further argues that systems of funeral welfare reflect the relationship between culture, politics and local practice. The findings indicate that the British system is hampered by a discourse of welfare dependency rather than entitlement, which stigmatises those who need support with funeral costs at a time when they are under pressure to ensure that the deceased person receives a 'dignified' send-off.

Key words: funeral costs, welfare, regime types

Introduction

Funeral welfare represents a largely neglected area of study in social policy, yet one that is arguably set to become a pressing social and political problem. With an ageing demographic in most capitalist democracies and a corresponding projected increase in death rates (World Bank, 2011), alongside significant concerns about pensioner poverty (see Scharf, 2009), the incidence of citizens being unable to meet the costs of their own or their relative's funeral without incurring debt is set to become an issue for a growing number of people. In addition, contemporary family relationships are often far from straightforward in these societies. With separations, divorces, estrangement and geographical mobility, it is often unclear who should foot the bill (Authors,). To date very little is known about the experiences of those on low incomes who cannot afford a funeral at the point of need. At a time when governments are making cut-backs to welfare programmes in response to the combined impact of the global recession and Eurozone crisis, the implications for this vulnerable group is ripe for investigation.

Drawing on research undertaken from December 2011 to March 2012 (Authors), this paper provides the first comparative analysis of its kind of data from twelve capitalist democratic societies¹ regarding systems of social support for funeral costs for economically disadvantaged citizens. As a necessary expenditure, in that dead bodies are a public health hazard² and therefore must be disposed of, in a market-led environment, funeral costs may impose considerable financial burden on those left behind (Corden et al, 2008; Fan and Zick, 2004). This burden not only reflects that funeral costs are subject to market forces, but also

¹ The original study included 19 countries, of which 7, mainly non-European countries have been excluded to comply with the remit of the journal and provide a balanced representation of Esping-Anderson's threefold welfare regime typology.

² The Public Health (Control of Disease) Act 1984 requires local authorities to provide Public Health Funerals for those who die alone and without means or where no-one is able or willing to pay for the cost of a funeral.

that bereavement, in itself, may cause financial hardship. For example, older women under pension age, who form the largest group of bereaved people, have been found to be at risk of losing, not only their partners' earnings, but, in some cases, their own, as a result of needing to withdraw from paid work due to the psychological distress of bereavement (Cordon et al (2008). Thus, the paper argues that funeral costs are an issue of income support and, as such, should not be left out of the welfare debate. The comparative analysis is therefore organised using Esping-Andersen's threefold 'welfare-regime' typology (1990, 1999), which classifies welfare states according to the extent to which their welfare policies provide citizens with "*a modicum of economic welfare and security*" (1990:20) within a capitalist economy.

In this paper the Liberal regime countries include: Australia, Britain, Canada and the United States; the Corporatist regime countries: Belgium, France, Germany, and Spain; and the Social Democratic countries: Denmark, the Netherlands, Norway and Sweden. These groupings allow a comparison of countries both *within* and *between* the three regimes to highlight the way culture, or shared assumptions about social welfare that reflect a country's specific national history, may shape policies and modify their impact on local provision and practice. Through this comparison, the paper considers the implications of the findings for funeral welfare provision in Britain, concluding with recommendations for policy, practice and further research.

The paper originates from an international comparative study that formed part of a larger project entitled 'Affording a funeral' (Authors). Funded by Sunlife Direct, this project explored the process and experience of claiming for a Social Fund Funeral Payment (FP) from the Department for Work and Pensions' in Britain. This part of the study interviewed a sample of 64 participants, including FP claimants, funeral directors, stakeholders and local

authority employees. All groups of participants reported that the process of applying for a FP was uncertain and complicated, due to confusion around eligibility, the way in which familial relationships were assessed, and how decisions regarding responsibility for funeral costs were made. As a result, FP claimants were often left feeling frustrated, with an increased sense of shame for being unable to afford the funeral. These complexities were further exacerbated by the disparity between the amount typically awarded, approximately £1,200³ in 2010-11 (DWP, 2011), and the average cost of a funeral, which in the same year was around £3,000 (Sunlife Direct, 2011). The research was unique as few studies have examined the impact of funeral costs in Britain or considered the British system of support within an international perspective. Indeed, little is known about models of provision for funerals in other countries.

In addressing this gap, this paper sheds light on the British system and considers possible alternative options for addressing its current inadequacies. The study's findings suggest that these inadequacies are related to a welfare culture that has placed increasing reliance on a free market economy and welfare provision based on conditionality rather than entitlement (Dwyer, 2004; Standing, 2011). This approach implies that those who need to claim benefit are irresponsible and that the role of the state is to steer them towards responsible citizenship. An emphasis on citizenship that prioritises individualism over community and duties and responsibilities over rights, has promoted a negative attitude towards what has been termed 'welfare dependency' and the 'benefit-culture', whereby poverty is put down to individual failings (Garthwaite, 2011). Being unable to afford a funeral is thus regarded as a fault of the individual rather than a product of culture, politics and local practice.

³ This figure includes burial or cremation fees plus up to £700 for funeral director costs

Before reporting the findings in detail, the following section situates the comparison by providing background to the study, particularly in the British context. Highlighting three key areas, first, it reviews existing literature on the impact of funeral costs on bereaved people, both in Britain and elsewhere. Second, it provides a brief history of the British system of support for funeral costs, identifying seeds of tension between welfare provision and the market that were sown at the outset. Third, it identifies some of the principles that are understood to underpin social welfare and how these find expression in different welfare systems as identified by Esping-Andersen.

Background

Funeral costs

Studies from Britain, the US and New Zealand have drawn attention to the detrimental effects of funeral costs for those from low income backgrounds, to the extent of pushing them into debt and even poverty (Banks, 1998; Drakeford, 1998; Fan and Zick, 2004). From the US, Fan and Zick (2004) have pointed to the substantial economic vulnerability of widows and widowers in relation to funeral/burial costs which, combined with medical bills, typically account for 63.1 per cent of income for recently widowed households. In Britain, Drakeford identified the link between economic vulnerability and mourners' feelings of obligation to ensure that the funeral affirms the deceased person's dignity and memory, often falling back onto personal indebtedness as a result (1998: 521). This situation was particularly the case for poorer members of society who were seeking to reaffirm a sense of dignity that had been compromised during the person's life. The detrimental impact of such pressure associated with feeling obligated to do a 'good job' was confirmed more recently by Cordon et al's

study (2008) of the financial implications of the death of a partner, including those who did not lack resources.

In addition to obligations felt towards the deceased person and providing a 'decent send off', research has highlighted a lack of information and conversation about the economics of death. In the US, Banks (1998) has argued that policy makers have largely ignored the death care industry. Yet, with multinational corporations increasingly dictating the pricing of funerals, at the time of writing Banks noted that average costs were over 25 per cent higher than the average annual family welfare payment. As a result, he recommended that there should be more open discussion about the cost of death, with people being encouraged to make pre-arrangements and seek alternatives to the traditional funeral, such as cremation, the use of cardboard coffins and dispensing with the services of a funeral director. In a New Zealand study over ten years later, McManus and Shafer (2009) examined attitudes underpinning people's decisions about funeral arrangements to identify a "general lack of knowledge, misconceptions, inconsistencies and misinformation on what funerals are about" (2009: 73). They also noted people's lack of awareness of benefit entitlement and a benefit system that stopped short of covering the costs of an average funeral.

Focusing specifically on welfare provision for meeting funeral costs, in Britain, Drakeford, (1998) and Corden et al, (2008) have argued that there are comparable inadequacies in the Funeral Payment (FP) scheme in terms of awareness and the amount awarded to help fund funeral costs. These inadequacies extend to the scheme's administration, the nature of entitlement and amount the scheme awards. As indicated, these findings have been recently confirmed and extended by Affording a Funeral (Authors) to identify the frustration experienced by FP claimants in negotiating a system fraught with complexities and

uncertainties and the sense of shame associated with needing to apply for state support. Indeed, a recent LGA (2011) report suggests that some mourners are opting to relinquish ownership of their deceased family member's body, thereby leaving the local authority with the responsibility for providing a public health funeral.

The Funeral Payment Scheme

With regard to Britain, the origins of funerals as a policy issue associated with poverty and welfare lie in the 1800s, when, as an outcome of migration into urban centres, a different understanding of class emerged. For the new industrial working class, funerals became a way of publicly demonstrating 'respectability' (Strange, 2005). Not being able to afford a funeral and needing to rely on the parish, became the source of much stigma and shame, since it could mean a stark funeral followed by burial in a communal grave⁴. In addition, after 1832 there was also the threat posed by the terms of the Anatomy Act, which allowed the bodies of the poor to be sold to anatomical schools. As a result the poor were, in effect, forced to provide for themselves if they were to avoid death on the parish (Richardson, 1988). Thus, the Anatomy Act, followed closely by the new Poor Law of 1834, provided an important stimulus to the rapid growth of friendly and mutual societies for the working classes, this culture of collective self-provision perhaps being one reason for the lower commitment to state provision in the twentieth century.

Indeed, due to pressure exerted by the friendly society movement, as well as commercial insurance companies, by the time of the Beveridge Report (1942), the British social security system lacked any death benefits. The introduction of a universal Death Grant in 1949, in

⁴However, 'pauper funerals' were not synonymous with mass burial and there is evidence to suggest that such funerals were not always stark affairs (Hurran and King, 2005)

keeping with Beveridge's vision of 'cradle to grave' protection, already contained the seeds of a growing disparity between the amount of provision for and actual cost of a funeral. As part of the new national insurance scheme, the grant was issued 'as of right' to cover the necessary expenses for a decent funeral. However, rather than implementing statutory control of funeral director fees, the regulation of funeral costs at that time relied on a voluntary agreement made between the government and the National Association of Funeral Directors (NAFD), whereby the maximum cost for a simple funeral would be £20. In 1956 the agreement between the Government and the NAFD ceased and the cost of a simple funeral was allowed to exceed £20. Though the Death Grant was increased to £25 in 1958 and then £30 in 1967, during the 1970s and 1980s, funeral costs continued to rise in line with a general cost of living increase. As a result, so did the disparity between the actual cost of a funeral and the amount provided by the Death Grant.

In 1987, due to the Death Grant no longer being fit for purpose, and as part of a wider initiative under the Conservative Government to reform and contain what the party perceived to be an unwieldy benefits system, the Grant was replaced with a means-tested benefit. Introduced in 1988 the Social Fund Funeral Payment (FP) provided assistance to 40,000 individuals in its first year of operation. By 1993-1994 this figure had nearly doubled (Drakeford, 1998).

Concerned about rising demands being placed on the FP, in 1995 a cap of £500 to assist with funeral director fees was introduced and criteria for eligibility tightened. The cap was raised to £600 in 1997, and in 2003 to £700, where it has stayed ever since, despite the recommendation in 2001 by the Select Committee on Social Security that the FP should reflect the cost of a funeral and the cap be reviewed yearly. In view of the present coalition

government's austerity measures, which involve making significant cuts to the welfare budget, this situation is unlikely to improve. Yet funeral costs have risen by 71% since 2004, from £1, 920 to £3, 284, the total cost of dying, including probate, headstones and flowers now being £7,114 (Sunlife Direct, 2012). According to the latest Sunlife Direct Cost of Dying report (2012), many people are resorting to payday lenders and credit cards to fund funerals, and one in ten people are having to sell their belongings.

Welfare cultures

Having traced the progressive erosion of funeral welfare in Britain, further light can be shed on this situation through placing it in the context of Esping-Andersen's 'welfare regime' typology. Based on an assessment of how policies are organised to support and protect citizen's social rights, Esping-Andersen argued that welfare states can be reduced to three ideal typical types of liberal, corporatist and social democratic regimes. The key elements of the three types include: 1) the nature of the welfare mix, that is, the relationship and balance of power between the state, the market, the community and the individual/family; the state and local government; and local policy and practice, and 2) the impact of the welfare mix on i) decommodification, or the extent to which individuals are enabled to maintain a livelihood independently of the market, and ii) on social stratification or the extent to which narrow or broad solidarities are fostered (Kemeny, 1995; Powell and Barrientos, 2004; 2011).

These key elements are culture-specific, in that welfare regimes have been found to reflect fundamental differences in the ideologies underpinning a country's approach to welfare provision. Developing the concept of culture, Pfau-Effinger's 'welfare arrangements' model (2005) conveys how welfare state policies and institutions are embedded in culture-specific

values, norms and ideas surrounding welfare, including shared understandings of citizenship, needs and poverty, such as the relationship between individual and collective responsibility. For example, using the concept of ‘cultural categories’, Steensland (2006) has argued that welfare policy in the US is shaped by a discourse of ‘worthiness’, such as the deserving and undeserving poor, a discourse which has also been identified by Garthwaite (2011) in relation to those entitled to receive sickness-related benefits in Britain.

Thus, broadly speaking, Liberal regimes provide relatively modest levels of public expenditure on welfare, encouraging private and market-led forms of provision with the state mainly providing targeted, means-tested, conditional assistance to which stigma may be attached (Dwyer, 2004; Standing, 2011). This regime type offers low levels of income protection and little redistribution of wealth, thus perpetuating levels of inequality generated by the markets. It applies mainly to English speaking countries, represented in this study by Australia, Britain, Canada and the US.

Corporatist regimes provide high levels of social protection through insurance based welfare benefits provided by corporate bodies, supported and often augmented by the state, to which everyone is encouraged to contribute. The aim is to strengthen civil society and limit the market through corporatism, or negotiation between key social partners, representing the interests of business, workers and the state. Emphasis is placed on the role of the family, as well as the Church and labour associations, rather than on public services. Thus, a number of social security schemes offer separate protection to distinct occupational categories, an approach which reinforces occupational inequalities and traditional gender roles and family relations, for example, by excluding non-working wives. This regime is characteristic of continental Europe, represented in this study by Belgium, France, Germany and Spain.

Social Democratic regimes aim to reduce social divisions through providing extensive, universal benefits. The state plays the dominant role in social policy provision to provide a high standard of public services, effectively sidelining the private sector. Market providers thus play a much smaller role than in liberal and corporatist regimes. In addition full employment is promoted through active labour market policies and socialising costs of child care and parenthood through comprehensive family benefits. Geared towards optimising capacities for individual independence, rather than reinforcing dependence on the family as in the corporatist regime, this approach is represented in this study by Norway, Sweden and Denmark, and the Netherlands.

Though it is beyond the remit of this paper to provide a detailed critique of Esping-Andersen's typology, it is to be noted that, whilst categorising a country's welfare regime in this manner, most countries have some element of overlap between the three types. No straightforward typology can do justice to the complex, multifaceted and changing pressures and influences to which welfare states are subject, or allow for different kinds of policy programmes within a welfare state (Abrahamson, 1999; Arts and Gelissen, 2002; Bambra, 2006; 2007). Indeed, Esping-Andersen's typology has generated considerable debate and revised classifications have been proposed to address perceived shortcomings, such as neglect of the role played by gender and mis-classification of some countries, both by regime type and the empirical dimensions of the typology, decommodification and stratification (Scruggs and Allen, 2006). Another strand of the debate has sought to further clarify and develop the conceptual underpinnings of the typology, such as the role of power (Kemeny, 1995), the welfare mix (Powell and Barrientos, 2004, 2011) and culture (Pfau-Effinger, 2005; Steensland, 2006), in shaping welfare policy and practice.

In relation to an empirical study, which looks at funeral costs as an issue of income support, Esping-Andersen's typology provides a useful frame for interrogating the data that have emerged from different countries in terms of welfare cultures, that is, the interplay of culture, policy and local practice. More specifically it allows comparison of this interplay in terms of the extent to which it enables economically vulnerable citizens to provide their deceased with a dignified send-off.

Research strategy

As a path-breaking pilot study, an exploratory strategy for this component of the research was adopted. The aim was to generate primary data through identifying, accessing and questioning individuals from a range of capitalist, democratic countries, with sufficient expertise to provide responses that would enable the following questions to be addressed:

1. What models of social support do other countries adopt to assist those on low income with funeral costs?
2. How do these models enable those concerned to dispose of their dead in a customary and dignified manner?
3. How can approaches of other countries inform the British system?

In order to address these questions, a questionnaire was developed, which included questions on approaches to preparing for death, including funerary customs, practices and costs;

discussing and pre-planning/paying a funeral; and attitudes to and the nature of any assistance given to those on low income with funeral costs, including treatment of unclaimed remains.

Using a purposive sampling technique, the questionnaire was sent via email to international death studies academic colleagues and funeral directors, most of whom were subscribers to the online newsletter generated by the University of Bath's Centre for Death and Society, based in the Department of Social and Policy Sciences. In some cases, an additional snowball sampling technique was used, as those subscribers who were approached were unable to take part and provided alternative contacts. Where possible, responses for each country were sought from more than one contact, in order to represent the perspectives of academics and funeral directors, as well as any significant regional divergences, such as those between states in the US (see Appendix 1).

All those contacted were given the option of responding to the questions in a telephone interview or providing written responses via email. Apart from one, all those who agreed to participate opted to provide written responses, either because they felt more comfortable with written rather than spoken English and/or needed time to think about and research the answers.

Questionnaire responses were supplemented by secondary data from academic literature on funeral poverty available in English, newspaper and journal articles, and web-based sources including funeral company and trade organisation websites, government websites and various statistical data sources.

Limitations

The path-breaking nature of the research necessarily came with limitations. With no pre-existing established collation of data on funeral welfare provision, or networks of information regarding funeral costs, the data on which the paper is based are drawn from a sample of participants that was opportunistic, which necessarily impacts on the generalisability of the study. Furthermore, the international scope of the research posed limitations in terms of language, with the researchers having to rely on literature that was available in English. For those participants whose first language was not English, the questions could cause confusion. As a result, some of the responses were incomplete, unclear or ambiguous and inconsistencies emerged between participants who were reporting on the same country. In view of the complexity of the topic, size of the sample and lack of existing research, it was not possible to address any gaps on this occasion, not only in relation to language difficulties, but also in finding participants with appropriate expertise.

In light of these limitations, recommendations for future research and improving the methodology are included in the conclusion of the paper. Nonetheless, what may have been lost in translation or as a result of insufficient and inconsistent detail, was gained in the broader representation of a policy area, about which little is known and which provided a wider view from which to assess the British system.

Findings

Based on the questionnaire responses, this section summarises twelve different national approaches to funeral welfare, and the extent to which these enable deceased citizens to be respectfully laid to rest. These are grouped according to Esping-Andersen's typology and, within each regime type, organised and discussed with reference to issues relating to:

preparing for death (the extent to which people talked about and engaged in planning and/or pre-paying their own funeral); *support with funeral costs for bereaved survivors* (how funerals are funded when families cannot pay⁵); and *treatment of unclaimed remains* (how the state takes care of those who die alone, without means). These three topics encompass and allow insight into differing approaches to pre- and post- death activity in which the countries in question typically engage to address the fact that all citizens will eventually die, their remains will need to be disposed, and such disposal requires expenditure, for which somebody must foot the bill. Each issue contains specific details pertaining to each country, to illustrate the variation *within* regime types.

Liberal Regime countries: Australia, Britain, Canada, United States

Preparing for death

Though, a significant number of Australians were reported to take out funeral plans, in Britain, Canada and the US, take-up of such plans was thought to be low. However, there are indications that take-up is increasing, though no figures are available on the relationship between take-up and income bracket (see Banks, 1998; Harland, 2010; Kemp and Kopp, 2010). In Canada it was reported that about one third of urban funerals were pre-arranged, with pre-need funds held in trust with a licensed insurer and protected by a public compensation fund. In all cases, talking about death was reported to be largely taboo.

Support with funeral costs for bereaved survivors

⁵ There are significant gaps in figures relating to average funeral costs and funeral welfare payments since no international figures have been collated to enable comparisons of funeral costs internationally. However, a table has been appended (Appendix 2) showing, as far as possible, how funeral payments relate to funeral costs in the countries under study.

Some minimal financial support in the form of means-tested grants or loans is typically available at national and/or local level for bereaved survivors who cannot afford a funeral. Claiming for such support tends to be stressful and subject to stigma. In Britain, the Funeral Payment is a nationally available benefit funded by general taxation, which provides a payment that covers disbursement fees (cremation or burial fees, plus doctors' fees for the completion of statutory Cremation Certificates) plus £700 (maximum) for other funeral expenses. On claiming for an award an attempt is made to ascertain whether there are any other relatives of the deceased person who may be able to pay for the funeral, which, if found to be the case, may disqualify the claimant. Since payment takes about three weeks to process, there may be a significant delay before the funeral can take place, unless the funeral director takes on the debt or the family borrows the money. If the application is rejected then both the claimant and the funeral director will incur a debt. In 2010-11 44% of applications were unsuccessful (DWP, 2011). In addition, any deposit the family makes towards the funeral, for example through a loan, may be deducted from an award made.

Elsewhere, where there is no unified national-level provision, support is piecemeal. In Australia, for example, each state has a different approach. The South Australian government provides means-tested support for a basic funeral; while the New South Wales government provides a grant to the members of the Aboriginal community. Though pre-paid funeral insurance is available specifically for the Aboriginal community, evidence suggests that the details of such schemes are not always readily understood by members of that community and have been subject to heavy and mis-selling (Gibson, 2007). In Victoria there is a 'mixed economy' of support, with funeral directors providing charitable funerals for special groups of deceased people, such as those under 16, or else joining forces with charitable

organisations who may own their own graves. One funeral company, called Bereavement Assistance⁶, provides charitable funerals with the assistance of state funding.

In addition, a lack of knowledge of and confidence in organising a funeral was reported in relation to white Australians. In assuming that they are legally obliged to use a funeral company, most people rely on commercial funeral services. In contrast, for Aboriginal Australians, lack of knowledge is not the issue, instead there are concerns about inadequate support for a socially disadvantaged group who relies on funerals to affirm and preserve cultural identity (Glaskin et al., 2010).

In the US, minimal support is available for bereaved families who cannot afford a funeral via the social service agency in the county where the deceased person lived. Any provision is funded through property tax and paid directly to the funeral director. Each county decides how much money is available each year in the form of a grant that ranges from approximately \$800 to \$1,400 (£500 to £900). In comparison, the average funeral is around \$6,000 - \$7,000 (£4,500) depending on burial options (NFDA, 2010). Many funeral directors will serve families relying on county provision, but others will refuse if the amount awarded by the county does not cover their costs. Some funeral directors may work with families to provide an affordable package or allow payment over time.

In Canada, funeral payments may be claimed from the Canada Pension Plan or CPP (excluding Quebec, which has its own similar plan), a nationally administered earnings-related insurance scheme based on contributions made by the deceased person or next of kin during their working lives. The CPP will pay up to \$2,500 (£1,595) for the funeral and

⁶ <http://www.bereavementassistance.org.au/index.php>

cremation or burial, with applications taking about six weeks to process and successful claims paid to the applicant in the form of a cheque. However, as reported by our respondent, although the system was fairly accessible, even if entitled, more often families would club together to pay for a funeral rather than applying for support.⁷ Why this should be the case was not explained.

Treatment of unclaimed remains

In Britain and Canada, a basic funeral and burial or cremation for those who die alone is funded and provided at local level. In Canada this includes a short service or committal, while in Britain local authorities provide a basic (Public Health) funeral, although what is determined as ‘basic’ varies between authorities. In Australia the federal government tenders out ‘paupers funerals’, for which no service is held and burial takes place in a special section of the cemetery. In the US the only role played by the federal government in funding the disposition of unclaimed remains is that of the Department of Veterans Affairs in arranging burial in a military cemetery. With all other unclaimed remains, there is a national requirement that these must first be offered to the largest medical school or a special office that distributes bodies to schools of medicine, dentistry and mortuary science colleges (Friesen, 2009).

Otherwise, in the US the various states take responsibility for unclaimed remains, though some assign this to counties, townships or cities, which vary widely in the amount of funds they set aside for the purpose. For example, Connecticut reimburses a funeral director up to \$1,800, while Oregon pays a maximum of \$450. Some states require funeral directors to bid for a contract to deal with those who die alone, while others put the contract on rotation

⁷ Millions of unclaimed dollars are said to be sitting in the CPP fund unused by families.

between different funeral companies. Some states, such as Massachusetts, are using cremation (unless the deceased person has made known that he or she did not want this) without any ceremony, to save costs.

Corporatist Regimes: Belgium, France, Germany, Spain

Preparing for death

In most corporatist regimes, pre-paying in one form or other is the rule, with the exception of Belgium, where it was reported that only one out of five citizens had funeral cover (though no explanation was given for this situation) (OIVO-CRIOC). In addition, there are well-established traditions of formal and informal community support in these countries, reflecting a cultural emphasis on community values and civil society. Indeed, respondents indicated that such values placed a sense of moral duty on citizens to provide for their own funeral. Furthermore, curbs placed on the market by state-backed insurance schemes tend to keep funeral costs lower than in the Liberal regime countries. However, talking about death was similarly considered not to be the norm.

Support with funeral costs for bereaved survivors

In corporatist regime countries, the state tends to rely on most citizens having funeral cover through work-based social or life insurance schemes or other type of pre-need insurance. In Spain the availability of affordable insurance premiums and interest-free loans provided by funeral directors means the state is reluctant to step in at all. Similarly, in France it is rare for bereaved survivors to qualify for support under the Code Général des Collectivités Territoriales⁸, with most citizens (around 80 per cent of the population) subscribing to

⁸ Legislation governing local councils.

mutuelles or life insurance schemes, available through most workplaces via a contract taken out for the whole staff group. While providing a safety net of coverage, such cover will be lost if the person loses their job⁹. Then the only recourse is to apply for social security, which is managed regionally by labour unions. However, with qualification being very strict, this group may well slip through the net.

In Belgium the state provides a small amount of funding for funerals from general taxation and council tax for bereaved families on low income or state benefit. Implemented at local level, this provision takes the form of a means-tested grant of between €400 and €600 (£331 - £496), which funds a basic funeral/burial. The provision also covers the unclaimed or homeless dead, or a deceased person who has expressly requested that no family be contacted (see next section). Thus local councils take charge in both cases, and, according to one respondent, in some localities families have complained of losing control of the funeral, for example, being refused customary items, such as printed cards with the deceased's photo that are traditionally given out at the funeral¹⁰.

In Germany, state provision for those with income and assets below a certain threshold, or in receipt of social security, is more substantial. Means-tested benefits of between €2,500 and €3,000 (£2,068 – £2,480) may cover the full cost of the funeral and burial, excluding flowers. Eligibility, as well as the amount and nature of provision, varies from region to region. On the whole, the system is accessible and the application procedure fairly simple. The process is a local one and there are no national figures on how many people receive such funds, but the respondent estimated that 20 per cent of the population receives partial or full funding. In southern Germany, low cost, city-run funeral services funded by the state are available for

⁹ Cover also ends with redundancy and retirement. Further, though optional, coverage may be obtained through subscribing to a *mutuelle*.

¹⁰ This approach was put down to recession budget cuts, but by no means applied to all councils.

everyone, together with a tradition of donating envelopes of money to bereaved families who need help with funeral costs.

Unclaimed remains

In all cases, unclaimed remains are taken care of by the state, via local councils. For example, in Germany, if a body remains unclaimed after three days, the local government office or Amt für öffentliche Ordnung will arrange for a basic funeral to be conducted. In Belgium local councils are instructed to provide and ensure that the funeral takes place within seven days, but, as is the case in France, the terms of instruction are vague and the seven-day rule is subject to wide variation. Funeral directors were reported to be lobbying for greater uniformity of the system and more explicit guidelines. In France, local councils are instructed by the Code Général des Collectivités Territoriales to provide a secular burial for those who die ‘devoid of resources’, inclusive of a grave for five years. After this period the grave can be recovered and the remains deposited in an ossuary. In practice, the legislation’s vagueness has produced wide variation between cities, many providing extras, such as a vault, a named headstone and even a public ceremony to honour the unclaimed dead (Guffanti, 2012 in press).

Social Democratic Regimes: Denmark, Netherlands, Norway, Sweden

Preparing for death

In the light of universal funding for funerals in Denmark, Norway and Sweden (see below), there is little culture of funeral pre-planning/paying; though in Norway most people leave behind sufficient funds to cover their funeral expenses. In both Norway and Denmark people tend to avoid talking about their own or a family member’s future death, though in Sweden

there is a perception of a shift towards greater openness. In contrast, in the Netherlands about 70 per cent of citizens are covered by a plan, and a culture of pre-planning includes both end-of-life-care as well as post-mortem arrangements, with bereaved survivors becoming increasingly involved in organising the funeral. In Denmark, any issues with affording the funeral tend to be openly discussed with the funeral director, who will advise survivors on sources of funding and ways of paying over time to enable their wishes to be fulfilled within their means. A preference for simplicity and no embalming tends to keep funeral costs down, though, according to one funeral director, the funeral industry does not make a lot of money.

Support with funeral costs for bereaved survivors

Within this regime type partial state coverage is available for everyone regardless of need via some form of general taxation or insurance. In Sweden a burial tax and VAT on funerals are levied to provide such funding. In Denmark, burial tax was levied prior to 1957, from which those born prior to this date continue to benefit. For everyone else, the state provides a grant of up to 9,650 DKK (£1,074), the amount depending on any assets left by the deceased person. If these do not fully cover the costs then local councils will make up the shortfall. In Norway, some funding for funeral costs is covered by national insurance contributions.

For those who need further support, additional state provision is available in all four countries. In Sweden, in the case of both unclaimed remains and survivors without sufficient means, the local social services department covers the necessary costs, paid as a grant of between €1,000 and €4,000 (£833 - £3,300), subject to local variation. The system is extremely efficient with the maximum processing time being two weeks, and some cases being decided on the same day. Uptake is low however, with only 5 per cent to 7 per cent of citizens needing to supplement the partial coverage from funeral tax and VAT on funerals,

from which everyone benefits. Administered by the Church of Sweden on behalf of the state, this universal coverage may include costs associated with premises used for retaining and viewing body before the funeral (usually between 10 and 14 days); holding a funeral with no religious symbols, that is, in a chapel; burial or cremation; transporting the coffin; and digging and reserving a grave for 25 years.

In Norway, the Norwegian Labour and Welfare Service (NAV) will cover funeral expenses in the form of a means-tested funeral grant, which provides up to 20,652 NOK (£2,307). If the deceased person or bereaved family members have made no national insurance contributions then the funeral will be funded through direct taxation. In cases where the deceased person is under 18 the family will receive funds to cover the full costs. For those over 18 the grant is offset against the deceased person's capital and service pension for the month following death, and any insurance sums paid as a result of death. The grant can be used to cover the funeral director's expenses, the ceremony, the announcement, and the headstone and inscription. For national insurance contributors the grant also covers transportation over 20 kilometres. In 2010, the NAV received 5,375 applications, of which 4,342 were granted (81 per cent), and 1,033 rejected. 904 applications were from mothers of stillborn children, of which 899 were granted (99 per cent) and 5 rejected.

Treatment of unclaimed remains

In all four countries, typically local councils or their equivalent take care of the remains of those who die alone, with the aim of providing an appropriately dignified funeral. In the Netherlands, flowers are included and a special poem is read out to express the humanity of the deceased person. Initiated in Groningen, in 2002, by the poet Bart FM Droog, it is now considered a moral obligation for the city poet to write a text for 'lonely funerals'. In

Norway, research conducted by comedian and rock musician Kristopher Schau in 2010 (published in the book ‘On Behalf of Friends’), found that funerals for those who die alone were undertaken with dignity.

Discussion

Overall, the findings suggest that national approaches to funding funerals reflect the relationship between *culture*, *politics* and *local practice*. After identifying the implications of each of these three aspects for funeral welfare, what they mean for each regime type will be summarised.

Culture

This paper has argued national welfare policies and institutions, as classified by Esping-Andersen’s regime typology, reflect culture-specific norms surrounding welfare (Pfau-Effinger, 2005), that is, predominant attitudes to citizenship, need and poverty. Thus, a country’s attitudes to who should take responsibility and therefore pay for a funeral reflect the extent to which citizenship emphasises individualism and self-reliance or social solidarity and interdependency, and whether the death of a citizen is considered a private or community event. For example, it has been argued that an emphasis on individualism and self-reliance has had a constraining influence on welfare development in the US (Lipset and Marks, 2001). Attitudes to need and poverty can be seen in perceptions of benefits as a matter of entitlement or dependency, the latter being accompanied by stigma and shame (Garthwaite, 2011). Such attitudes may impact on the extent to which people prepare for death, including the extent to which death is openly discussed, levels of pre-planning, and a general awareness of the funeral options available (Banks, 1998).

Politics

The way more generalized national norms find expression through welfare state policies can be seen in the relationship and balance of power between the state, the market and the individual/family. This balance involves managing the tension between market forces and the well-being of citizens, particularly in the context of the current global financial crisis. Thus, in liberal regimes the market plays a central role and the state delivers residual, targeted benefits. This combination provides minimal social protection and little redistribution of wealth, so that inequalities generated by the market place remain, as demonstrated by funeral costs in liberal regime countries amounting to a higher proportion of GNI per capita than in the other regimes (World Bank, 2011). In corporatist regimes the market has a more marginal role and corporate bodies such as the Church and labour associations, backed by the state, provide a variety of social insurance schemes, to achieve high levels of protection, but a modest level of wealth redistribution. In social democratic regimes, the state plays the dominant role to provide high levels of protection and redistribute income between different social groups in order to achieve a more equal society.

Local practice

In addition to national culture, the way people respond to wider societal pressures, such as rising funeral costs, will vary according to the local milieu and its sociohistorical and cultural patterning. Thus, the relationship between the state and local government, and between local policy and practice, play a key role in funeral welfare provision, with all respondents reporting substantial localised variation. In those countries where there is no national government-led provision (such as in Spain and the US) this situation can be expected. However, such local variation was also found to be typical of countries with national

legislative guidelines on funeral welfare. This disparity, according to respondents, reflected the lack of clarity, coherence and comprehensiveness of such guidelines (as in Belgium and France); the impact of local traditions (such as donating envelopes of money in southern Germany and the city poet tradition in the Netherlands); and interpretation and negotiation between the various actors involved (such as local government employees, funeral directors, bereaved survivors and other members of the community) (Guffanti, 2012).

Implications

The following section details the implications of the relationship between culture, politics and local practice for each regime type. On the basis of the study findings, it identifies the combination that would appear to work best in ensuring that bereaved citizens are prepared for and enabled to cope with the financial demands of providing the funeral. It concludes by considering what the findings mean for the current system of state support in Britain.

Liberal regimes: An emphasis on private and market-led welfare provision, alongside a free market, reflects a cultural valuing of individualism and self-reliance, linking welfare to dependency rather than entitlement, and welfare to participation in the marketplace. A targeted, means-tested, conditional entitlement has been found to stigmatise those who need to claim for help with funeral costs (Garthwaite, 2011, Authors, 2012). On the positive side, this may encourage community/shared initiatives and pooling resources, as in Canada. However, the implications of this for Britain is to produce funeral debt, which has a corresponding potential for bereaved families to refuse to organise and fund a funeral altogether and pass on the responsibility to the local authority (see Authors). What is more, within this regime type, with the exception of Australia, there is a relatively low take-up of

pre-paid funeral schemes, though there are signs of such take-up increasing in Britain, Canada and the US.

Corporatist regimes: With the markets playing a more marginal role and the state subsidising a variety of social insurance schemes provided by corporate bodies, a large percentage of the population have funeral cover in these countries. This approach reflects an emphasis on civil society and community values, where citizens feel morally obligated to put aside money for their own funeral and, if necessary, pay for that of a family member. For the small number of people who do slip through the social insurance net, in some countries, state funding may be difficult to obtain, as in France and Spain. However, local community support may be available and funeral directors are often prepared to help out, for example, through providing interest-free loans, as in Spain.

Social Democratic regimes: With the state playing a central role in welfare provision, welfare provision is distinct from market-related activities. Countries in this regime type reflect a valuing of equality and social solidarity, with welfare regarded as an entitlement, seen in the provision of universal benefits via general taxation, or in the case of Sweden a funeral tax. Thus citizens do not tend to pre-plan/pay, except in the Netherlands where there is a culture of pre-planning for both end-of-life and post-mortem care.

Overall, these findings suggest that the most successful combination of culture, politics and local practice is one that includes:

1. A cultural emphasis on civil society and community values, which foster a sense of social solidarity. This emphasis is more likely to encourage individuals to put

their own affairs in order and be prepared to assist others; and more widely, to fuel community initiatives, such as affordable social insurance schemes for example through familial and community groups and charities, state sponsored/supported institutions such as the Church, labour groups and businesses, as found in corporatist and some liberal regimes.

2. A preparedness of the state to implement policy designed to reduce social divisions through a system of universal benefits for funerals provided by various forms of general taxation; and place curbs on market forces to prevent excessive funeral cost rises, for example, by providing high quality public services. Characteristic of social democratic regimes, this approach fosters a sense of social solidarity, so that, as with corporatist regimes, funerals are considered a community event.

3. A culture of 'preparing for death' that encourages a sense of responsibility for funding one's own, or one's family member's funeral.

Conclusion

These findings suggest that provision of funeral welfare in Britain has suffered from a welfare culture in which the balance of power favours market forces, effectively exposing a particularly vulnerable group of people to the threat of incurring funeral debt. Shaped by individualism and self-reliance, welfare provision is based on conditionality, an approach which stigmatises those who need to claim benefit, through implying that they are irresponsible and must be steered towards responsible behavior (Dwyer, 2004; Standing, 2011). Indeed, the presence of such stigma in the wider rhetoric of governmental, public and

media attitudes, was documented 30 years ago by Golding and Middleton (1982), as well as more recently by Garthwaite (2011), and is reflected in the responses of the FP claimants who took part in ‘Affording a funeral’ (Authors).

When it comes to not being able to afford a funeral, there is a further historically rooted stigma related to the need for the bereaved family to publicly demonstrate respect for a deceased member (Strange, 2005), the pressures of which continue to affect bereaved people today (Authors; Cordon et al., 2008; Drakeford, 1998). Yet, in a market-led environment, funeral costs have escalated (Sunlife Direct, 2012), leaving those on low incomes with insufficient resources to make provision for their death through insurance schemes, and those left behind unable to foot the funeral bill without the risk of going into debt. Moreover, the issue of funeral debt cannot be extrapolated from cultural attitudes towards death. In Britain, the situation is compounded by death being perceived as a private and highly individualised event, accompanied by the lack of a widespread culture of preparing for death.

With an ageing population, concerns about pensioner poverty, resources, rising funeral costs and a political narrative of scrutinising “who pays for what, when and how” (Vis et al., 2011:338; 350) any universal funeral benefit as envisaged by Beveridge (1942) in a welfare state designed to offer support to all from ‘the cradle to the grave’ seems unlikely. Indeed, as Drakeford (1998) noted, ‘the grave’ component of the welfare state is virtually absent. With cuts to the welfare budget being justified through increased emphasis on conditionality, or the linking of welfare entitlement to what is considered socially responsible behavior, the stigma and shame associated with not being able to pay for a funeral seen in the nineteenth century looks set to return. Occurring at the same time as the death rate is projected to rise (NAO,

2008) the provision of state support for those people who cannot afford a funeral therefore requires further policy debate and attention.

To conclude, this paper has demonstrated considerable variation in welfare provision for funerals both within and between countries, which reflect national cultural differences, political ideologies and local practices. While this paper has categorised differences in welfare provision according to Esping-Andersen's typology, there is considerable scope to further investigate, both theoretically and empirically, the impact of poverty on death, funerals and vice versa. As noted earlier, as a path-breaking international comparison this study necessarily is limited by sample and language. A more systematic study with more respondents, and more detailed comparisons, such as between Britain and Ireland, the inclusion of Southern regimes and those of Eastern European countries, such as Poland and the Czech Republic, could provide a richer data set. Moreover, additional information on the cost of living and on average expenditure on other significant life events, such as weddings, could situate funeral costs within a broader economic and social context. Notwithstanding the limitations of this research and potential for a more comprehensive study, this paper concludes that, in light of the issues identified, funeral welfare is ripe for further debate, investigation and consideration of potential policy changes.

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Appendix 1

Total number of international responses by country

Countries	Academics	Funeral Directors
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Australia	1	1
Canada	1	1
United States	1 (Cincinnati)	2 (Minnesota and Wisconsin)
Belgium	1	1
France	1	1
Germany	1	1
Spain		1
Denmark	1	1
Netherlands	1	1
Norway	1	1
Sweden	1	1

Appendix 2

Funeral Costs and payments by Regime

<i>Liberal</i>	Cost of Average funeral	Basic Funeral for Unclaimed Remains	Amount paid to low income families
Australia	£6740 (White population)	No available figures	No unified state support
Canada	£1020 to £6380	£1020	Up to £1595 depending on contribution to CPP
Britain	£4584	£944	Up to £700 on top of disbursements
United States	£4500 (excludes flowers, obituaries and cemetery charges)	Varies between counties, e.g. £1146 in Connecticut; £700 in MA; and £286 in Oregon	Varies between counties from £509 to £891
Corporatist Germany	£3200 - £4000. Wide variation between cities and cheap city run funerals for all in South	Variable	£2068-£2480

France	£2000- 4165. Covers everything except headstone/memorial	Variable	Variable (rare). Most people covered by Mutuelles
Belgium	£3724. Covers everything except headstone	£331-£496	£331-£496. Highly variable between Cantons.
Spain	£2000-3000. Covers everything	Variable	Variable (rare). Most people have insurance cover or interest free loans from FD

<i>Social Democratic</i> Netherlands	£4800 (excluding grave and headstone)	No available figures	No available figures
Norway	£2793 to £11000	No available figures	Up to £2307
Denmark	£2449	Up to £1074, (depending on deceased's assets)	Up to £1074 (Everyone receives something)
Sweden	£2000 (excluding headstone)	No available figures	£833 to £3330 (Everyone receives something)